







January 30, 2023

Official Notice

The Division of Community Development would like to thank all of the applicants for the Golden Neighborhood Homebuyer Program.

We will begin collecting the income certification documents on February 13, 2023. Once contacted by our office with an official letter, candidates will have 14 days to submit all required documentation to the office. **There will be no extensions.**

Failure to comply with the policy and procedures of the program will result in removal from the participant list.

Below is the list of required documents.

- Copy of Social Security for each household member
- Copy of Pre-Approval from Lender
- Copy of ID for each household member
- Copy of Birth Certificate for each household member
- Copy of Marriage Certificate(s)
- Copy of Divorce Decree(s)
- (3) months of most recent Paystubs for all working adults.
- ➤ (6) months of most recent bank statements for all accounts
- Certified Tax Returns for last (2) years for Form 1040 with schedules
- Certified Tax Returns for last (2) years for Form 1099 with schedules (if self-employed)
- Certified W2 forms for last (2) years with schedules
- Copy of full Credit report with Credit Score from one of the three (3) Major Credit agencies (Equifax, Experian, or Transunion).
- An income statement for the past year including a statement of assets and liabilities and gains from sale or disposition of property (for households with a total asset value of less than \$5,000, a notarized certification may supplant the need for second party documentation)

- (3) Months of most recent alimony payment records
- (3) Months of most recent annuity payment records
- ➤ (3) Months of most recent Armed Forces Reserves payment records
- (3) Months of most recent child support payment records
- (3) Months of most recent disability insurance payment records
- (3) Months of most recent pension payment records
- (3) Months of most recent public assistance payment records
- (3) Months of most recent welfare assistance payment records
- (3) Months of most recent worker's compensation payment records
- (3) Months of most recent Social Security and/or SSI payment documents
- (3) Months of most recent unemployment payment documents
- ➤ Documentation of regular contributions or gifts from persons or organizations not residing in the unit
- Documentation of tips for those employed in retail or service industries

You may contact our office at 201-547-6910 or GNHP@jcnj.org with any questions, comments or concerns.

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